

SHORT-TERM DISABILITY

There are several changes to the Short-Term Disability benefits in 2004. These changes include:

- Reinstating the 40 percent benefit option.
- Increasing the elimination period to 21 consecutive days. (It was 14 days.)
- Changing the return-to-work incentive to 80 percent. (It was 100 percent.)
- Locking in the Open Enrollment benefit election coverage level for the entire benefit plan year (January 1 through December 31) regardless of a qualified status change. Enrollment, in or cancellation of Short-Term Disability coverage and changes in coverage levels will not be allowed until the next Open Enrollment cycle.
- Calculating the benefit amount and premium on your base salary, regardless of any special work assignments.
- Adding case management services for behavioral health disabilities.

SHORT-TERM DISABILITY

Your short-term disability insurance continues to be provided through UnumProvident. Several plan design changes have been made to this benefit – rates have changed; and enrollment, dis-enrollment, and benefit level changes may only be made during Open Enrollment. There continues to be a pre-existing condition clause, which limits receipt of benefits for 12 months and applies to any changes in benefit level made during Open Enrollment. See the *What's New for 2003 Benefits* section for details. See the Plan Document for information regarding the pre-existing clause.

SHORT-TERM DISABILITY PLAN

100 percent Paid by Employee

Short Term Disability Options	Rate Multiplier for 24 Pay Periods
40% of Biweekly Base Salary* (\$2,000 bi-weekly maximum benefit)	\$0.0035
50% of Biweekly Base Salary* (\$2,000 bi-weekly maximum benefit)	\$0.0050
60% of Biweekly Base Salary* (\$2,000 bi-weekly maximum benefit)	\$0.0065
70% of Biweekly Base Salary* (\$2,000 bi-weekly maximum benefit)	\$0.0080

Short Term Disability Example

Annual Salary: **\$25,000**

	40% Premium	50% Premium	60% Premium	70% Premium
Multiply Annual Base Salary by Rate Multiplier to determine annual premium	\$25,000 X 0.0035	\$25,000 X 0.0050	\$25,000 X 0.0065	\$25,000 X 0.0080
Annual Premium	\$87.50	\$125.00	\$162.50	\$200.00
Divide Annual Premium by 24 pay periods to determine payroll deduction	\$87.50 ÷ 24	\$125.00 ÷ 24	\$162.50 ÷ 24	\$200.00 ÷ 24
Payroll Deduction for 24 pay periods ONLY	\$3.65	\$5.21	\$6.77	\$8.33

*Up to maximum benefit coverage